

In the Specification:

Please delete page 2, eighth paragraph and kindly substitute the following paragraph:

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\* Coupons can help bring the cost down but are not easy to find. Many merchants run advertisements on TV or radio but can distribute coupons only by direct mail or newspapers. Some merchants offer coupons on the World Wide Web requiring the prospective buyers to have a color printer and install special software on their computers to download and print coupons. An example of such a website is the website coolsavings.com ~~www.coolsavings.com~~. When buyers purchase products without the coupons, they end up paying more.

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